

# **Exhibit "E"**

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
NORTHERN DIVISION

DONALD BELL;  
KATRINABELL,

Plaintiffs,

vs.

TRAVELERS PROPERTY  
CASUALTY INSURANCE  
COMPANY,

Defendant.

CIVIL ACTION NO. 2:05 CV  
658-T

**AFFIDAVIT OF MICHAEL DAVID GIBBS**

1. My name is Michael David Gibbs. I am a resident of the State of Georgia. I am over the age of nineteen and am competent to testify about the matters contained in this affidavit. I am employed by Travelers Indemnity Company of America ("Travelers") in Alpharetta, Georgia as a General Adjuster. This affidavit is based on personal knowledge and/or business records maintained in the ordinary course of business.

2. On December 23, 2004, the responsibility of handling the property damage claim made by Donald and Katrina Bell on September 15, 2004 under their homeowners insurance policy issued by The Standard Fire Insurance Company ("Standard Fire") was transferred to me. Thereafter, I made decisions regarding what investigation was required of the loss; coordinated inspections of the subject property; reviewed and evaluated reports prepared of the inspections; and determined what damages claimed by the Mr. and Mrs. Bell were covered losses under the Standard Fire insurance policy.

3. Prior to my handling of this claim, the claim was assigned to Insurance Claims Adjusting, Inc. ("ICA"), an independent adjusting firm, to inspect the loss and report on the results of that inspection. After their initial inspection, ICA requested the assistance of a structural engineer and hired the engineering firm of Cain & Associates to inspect the home's foundation. After receiving the assignment of this claim, I reviewed the report from ICA and determined that, in an effort to expedite the claim, a local contractor needed to review the estimate at the loss site. I also obtained and reviewed the report from Cain & Associates. After reviewing this report, I determined that a more in depth inspection was required of the property before a decision could be made as to

covered loss. I contacted Daniel Engel of Gulf States General Contractors, Inc. and requested the he inspect the property as part of our continuing investigation. Mr. Engel performed an initial inspection on December 26, 2004. After talking to Mr. Engel, I personally inspected the property on December 27, 2004 and determined that a follow up inspection was required in order to further investigate and evaluate the loss and determine what, if any, damage was a result of a covered loss under the Standard Fire insurance policy. On January 19, 2005, I accompanied Richard Steed of Professional Inspection Consultants, Inc.; Daniel Engel of Gulf States General Contractors, Inc.; and Danny Hamner of Prickett-Hamner Electric, LLC to the property. Once I had the opportunity to study and evaluate each of the reports submitted as a result of these inspections, I made a determination that only part of the claims made by Mr. and Mrs. Bell were covered losses under the Standard Fire insurance policy.

4. After concluding this investigation, I issued payment to Mr. and Mrs. Bell for those damages which were covered losses under the Standard Fire insurance policy, minus their deductible, pursuant to the terms and conditions of Mr. and Mrs. Bells' policy.

5. I spoke to Mr. Bell following his receipt of theses payments. He stated that the amounts paid for alternate living expenses and for personal property loss were acceptable, and he had no complaint with Standard Fire with regard to these items. Attached to the affidavit is a true and correct copy of the claim note I made in reference to this conversation. This claim note is a business record maintained in the ordinary course of business and accurately reflects my conversation with Donald Bell.

6. Also attached to this affidavit are true and correct copies of claim notes made in reference to this claim. These claim notes are business records maintained in the ordinary course of business and accurately reflect information regarding the handling of this claim.

STATE OF GEORGIA  
COUNTY OF

Michael David Gibbs  
Michael David Gibbs

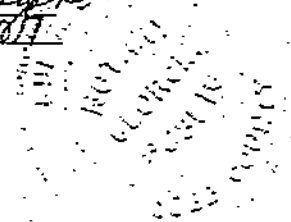
STATE OF GEORGIA  
COUNTY OF

I, Sue A. Logan, a Notary Public in and for said County and State, hereby certify that Michael David Gibbs, whose name is signed to the foregoing and who is known to me, acknowledged before me this day, that being informed of the contents thereof, he voluntarily executed the same on the day of its date.

Given under my hand and seal this the 14<sup>th</sup> day of February, 2006.

Notary Public:

Sue A. Logan  
My commission expires: 03-14-07



AFO: 877

CPES NOTE PRINT

DATE 09/16/04

07/05/05

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DONALD BELL

14:33

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\*\*\*\* 09/16/04 FILE RES INITIAL ASSIGNMENT

OFFICE: 266 ASSIGNED TO CAT1 - CATASTROPHE SUPERVISOR-A266

IN GROUP:

IN TERRITORY: 011

\*OFFICE ASSIGNMENT DETERMINED USING IMPACT PROFILES\*

\*\*\*\* 09/16/04 NDT FILE GEN NOTICE TAKER INFORMATION

OFFICE : 219 - HOUSTON FL CLAIM - TCC

NOTICE TAKER: NDT - NATASHA TURNER

TELEPHONE : (866) 661-9042

\*\*\*\* 09/16/04 DB00 FILE GEN DESCRIPTION OF LOSS TAKEN BY CCC - HOUSTON  
 HURRICANE IVAN CAUSED DMG TO ROOF WHICH IS NOW LOOSE AT EDGES & FLAPPING, DE  
 EES DOWN LAYING ON PAVILLION & GAZEBO, WATER DMG TO INTERIOR CEILINGS, WALLS,  
 DRAPES, HARDWOOD FLOORING, FOOD SPOIL

\*\*\*\* 09/16/04 CB00 FILE GEN REMARKS NOTE TAKEN BY CCC - HOUSTON

//TRAVERO REMARKS: \*\*\*\*\* BUILDING DAMAGE NOTES:

CAT CODE 30, EXPLAINED CLAIM PROCESS, CALLER STATES THAT POSSIBLY DMG TO BARN  
 , POWER HAS BEEN OUT SINCE LAST NIGHT, & STORM STILL GOING ON POSSIBLY MORE D  
 MG TO COME/2ND STORY HAS MOST DMG.

\*\*\*\* 09/16/04 SYS 001 GEN ISO CLAIMSEARCH SUBMISSION

CLAIM INFORMATION SENT TO ISO FOR: INITIAL CLAIMSEARCH REPORT

\*\*\*\* 09/16/04 SYS 001 GEN ISO NO MATCH REPORT

NO ISO CLAIM SEARCH MATCHES WERE FOUND

\*\*\*\* 09/16/04 T800 FILE GEN WORKFLOW/MITIGATION CHECKLIST(S) INFO TAKEN BY

Information Discussed with the Insured:

- Advised Insured the claim handler will investigate the claim, review cov  
 erage, and discuss the handling of the claim.

Windstorm/Hail Mitigation:

- Protect your property from any further damage. If temporary repairs are  
 needed, contact a contractor.  
 - The claim handler will evaluate the reimbursement of any emergency expens  
 es. We are not committing to coverage or reimbursement of emergency expens  
 es.

Trees Mitigation:

- Protect your property from any further damage.  
 - Complete temporary repairs such as covering up holes in the roof with a t  
 arp and boarding up broken windows.  
 - If a tree or limbs are on the building make arrangements to have the tree

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removed. If necessary, have debris cleaned up or obtain an estimate for the removal / clean up costs.

- The claim handler will evaluate the reimbursement of any emergency expenses. We are not committing to coverage or reimbursement of emergency expenses.

#### Water Damage Mitigation:

- Protect your property from any further damage.
- Attempt to stop the source of the water leak immediately. If necessary, contact a plumber or other professional to stop the flow of water.
- Clean up the water. Use either a wet vacuum or towels. Please do not use a regular vacuum to clean up water. If necessary contact a professional cleaning service to extract water.
- Save and set aside any damaged items and begin preparing a list of all damaged items.
- The claim handler will evaluate reimbursement of emergency expenses. We are not committing to coverage or reimbursement of emergency expenses.

\*\*\*\* 09/17/04 ZSMY FILE RES CLAIM TRANSFER REASSIGNMENT

OFFICE: 266 Reassigned via Claim Transfer by: ZSMY-SUSAN M YECKLEY Transferred from: CAT1-CATASTROPHE SUPERVISOR-A266 to ICAL - INDEPENDENT APPR (IC AL)

\*\*\*\* 09/17/04 ZSMY 001 RES CLAIM TRANSFER REASSIGNMENT

OFFICE: 266 Reassigned via Claim Transfer by: ZSMY-SUSAN M YECKLEY Transferred from: CAT1-CATASTROPHE SUPERVISOR-A266 to ICAL - INDEPENDENT APPR (IC AL)

\*\*\*\* 09/17/04 ZJMH FILE ESCALATION

ESCALATED CLAIM - ASSIGNED LOSS - SENT E-MAIL AND FAX TO IA TO CONTACT INSD TODAY

\*\*\*\* 09/19/04 MM FILE Contact

Attempted to call insured 334.746.2509. The call would not go through. Possibly phone problems due to storm.

\*\*\*\* 09/20/04 CH FILE Insd would like to be contacted on business # b Insd would like to be contacted on business # because phone system is still not working. PH# 334-335-3311, 8am-5pm.

\*\*\*\* 10/17/04 ZJMS FILE RES CLAIM TRANSFER REASSIGNMENT

OFFICE: 003 Reassigned via Claim Transfer by: ZJMH-JEAN M HARPER Transferred from: ICAL-INDEPENDENT APPR (ICAL) to ICAL - INDEPENDENT APPR (ICAL) Changing name of manager

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\*\*\*\* 10/17/04 ZJMH 001 RES CLAIM TRANSFER REASSIGNMENT  
 OFFICE: 503 Reassigned via Claim Transfer by: ZJMH-JEAN M HARPER Transfer:  
 red from: ICA1-INDEPENDENT APPR (ICAI) to ICA1 - INDEPENDENT APPR (ICAI)Cha  
 nging name of manager

\*\*\*\* 11/30/04 ZGGF FILE FILE REVIEW  
 Rec'd following e mail from adp, via ICA mgmtL

this house is a 1880 historic house. wind has shifted each rooms wall,  
 rain has come in thru the roof and i'm not sure where else and warped all  
 walls,floors and ceilings. the floors,walls,&ceilings are all wood. there  
 is movement. the walls have moved. i think an engineer should inspect this  
 property. please e-mail me with the name of a company that is in  
 montgomery, alabama. we should get someone out there asap. i will set  
 reserves on this property.

In my absence, TS B Coffin, located a geo referral engineer & I've since  
 relayed that info to ICA mgmt.

\*\*\*\* 12/08/04 ZBDC FILE Engineer for inspection of loss  
 Gregg,

The only hit I found was as follows:

Cain &  
 Associates Engineers & Company, INC.  
 Contact: Hal K.  
 Cain  
 (251) 661-2605  
 (251) 660-2541  
 3751 Cottage  
 Hill Rd.  
 P.O. Box 16313  
 Mobile, AL  
 36609

They will

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service all of Alabama.

Engineering Evaluations.  
[All].

Property  
Engineers

Brian Coffin

## St. Paul Travelers Dedicated Catastrophe Team

1-860-630-1820 cell number

-----Original Message-----

From: Fryer, Gregg G.

Sent: Monday, November 29, 2004 9:55 AM

To: Coffin, Brian D

Cc: 'clbrownficaadjusters.com'; Fryer, Gregg G.

Subject: FW: L3K6586 donald bell

Brian,

I'm heading out the door to the airport & already closed out of Impact.  
Can you pull up the geo list & see if we have an engineer in Montgomery?

**Thanks**

-----Original Message-----

From: Brown, Chuck [mailto:CLBrown@ICADJUSTERS.com]

Sent: Monday, November 29, 2004 9:13 AM

[illegible]



05 136 14 33 JA

Chuck

check,

thanks,  
ronnie greenhouse

Bldg: \$221,064.00 (B limits of \$214,000)  
Cont: 11,124.00  
OS: 447.50

Total: \$232,636.13

An engineer with the firm of Cain & Associates has since inspected the loss & has reported the metal roof was damaged during the storm, allowing moisture to enter the structure & damage the ceilings, walls & floors. No temp repairs were conducted & a dry out will be necessary prior to commencing repairs.

Called MCU to report above. Also, since a CPA was not submitted by the IA

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on this loss, will have staff adjuster do so.

\*\*\*\* 12/22/04 SYST 001 QUEUED FINANCIAL RECORD  
ESTIMATE QUEUED TO SUPERVISOR: ZGGF IN OFFICE: 266 FOR CLAIM: LSK6586  
CLAIMANT: 001

\*\*\*\* 12/22/04 SYST 001 QUEUED FINANCIAL RECORD  
ESTIMATE QUEUED TO SUPERVISOR: SAT IN OFFICE: 266 FOR CLAIM: LSK6586  
CLAIMANT: 001

\*\*\*\* 12/22/04 SYST 001 QUEUED FINANCIAL RECORD  
ESTIMATE QUEUED TO SUPERVISOR: SAT IN OFFICE: 266 FOR CLAIM: LSK6586  
CLAIMANT: 001

\*\*\*\* 12/22/04 ZGGF FILE RESERVE RATIONALE - 90  
Requested following reserves:

B - \$160,000  
FPR - \$5000  
ALE - \$5000  
EXP - \$5000

Completed & submitted SLR to SAT.

\*\*\*\* 12/22/04 IMK FILE SUB subro review  
CAT 30 loss from hurricane Ivan

I have reviewed the file notes and it appears that the home was constructed in 1980 and the damages are a direct result of the high winds and rain from the hurricane. I will be closing this subro referral and if new information is developed that would lead to an avenue of pursuit is found,

27/10/04 CPCS/SCOTIS 01 0007 112 096 0017 0004 00000000 00 0000 00 0000

SF\_0041

Advising GA of closing and will ask that he advise if any new info develops for review.

Rec'd to from Laurie at MC, file will be reassigned to David Gibbs. Transferring loss to AFOS77.

File Transferred by: JAGG-GREG FAYEN Transferred from: ICAL-INDEPENDENT A  
 PPR (ICAL) in office to 677-HQ MAJOR CASE - PROPERTY

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SF 0042

\*\*\* 12/23/04 PG FILE RES REASSIGNMENT

OFFICE: 877 Re-assigned by: PG -PAYMA GRAHAM Transferred from: X40 -CLAI  
WANT REFERRED to DG - MICHAEL GIBBS

\*\*\* 12/23/04 PG 001 RES REASSIGNMENT

OFFICE: 877 Re-assigned by: PG -PAYMA GRAHAM Transferred from: X40 -CLAI  
WANT REFERRED to DG - MICHAEL GIBBS

\*\*\* 12/23/04 SLO 001 RES REASSIGNMENT

OFFICE: 295 Re-assigned by: SLO -SUSAN O'CONNOR Transferred from: - to LM  
K - LYNETTE KOCHIALSKI

\*\*\* 12/23/04 DG FILE ADM Received new loss. Called insured to advise th  
Received new loss.

Called insured to advise that I had his claim, he went off!!! He said I had  
better start on my way there now. I advised that I just gotten the claim  
from the Atlanta Office. He told me that he is tired of waiting!! that I am  
the 4th person with his claim, enough is enough. I explained that I could

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understand him being upset, however I have the claim now. He said the  
Independent had already told him that he was finished with the claim and  
was turning it in for approval. I told him that I will try to get in touch  
with the I/A Ronnie Greenhouse he gave me his number 936-537-8699 to  
discuss.

Called Craig Fryer 860-830-1419 to discuss.

Called Mr. Greenhouse to discuss. He said that the insured had someone  
re-screw the tin roof back down and recaulk everything. He said there was  
no water coming in the house now.

He told me that he figured replacing all of the wood in the home, wall's ,  
ceilings, floors. He didn't appear sure that he had written an accurate  
estimate . from the standpoint of this type of claim and the t/g wood  
interior finish. He admitted he didn't really know that much about it. He  
also mentioned that the house had some termite damage that he didn't pay  
for.

I asked if he would e-mail me a copy of everything. I told him that it  
wasn't anything personal , but that under the circumstances and in an

effort to try and expedite this claim. I was going to contact a local contractor to have him take the estimate and review at the loss site. He said he understood.  
Called Dick Sweeney to discuss. Latrc.

Called B.A. Parson construction, spoke to Bill Parsons to see if he could get to this loss. He said it was out of his territory.

Called insured back 12:16 P.M., on 12/23 that I will have the home inspected tomorrow by Dan Engel with Gulf States General Contracting 251-785-1681 to see if we can move this thing forward. I advised the insured that Mr. Engel will call or he can contact him if necessary and left his business number.

Called Mr. Engel he will look at the loss tomorrow December 24th and call me back.

\*\*\* 12/31/04 DG FILE ADM Received call from Dan Engel on Monday. He had Received call from Dan Engel on Monday. He had been to the loss site and suggested strongly that I should go inspect. He said he could not possibly relate what the insured is claiming to the actual loss.

I told him that I will inspect on Monday Dec 27th 2004.

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\*\*\* 01/04/05 DG FILE ADM I inspected the loss on the 27th. The insured s I inspected the loss on the 27th. The insured showed up to let me in. Based on my inspection I cannot relate that much damage from water or the storm.

I called Cain Engineering they had inspected the loss. I advised him that I didn't have his report. He said he would over night it to me.

I received the engineering report. They only inspected the house for foundation movement. They weren't ask to check out the attic or the roof structure to establish where and how water may have gotten in the house. I told Mr. Cain that I needed a more indepth investigation so that we can properly write the damage we would owe. I realize that was not his original instruction. I could tell from his report that the insureds home has severe termite damage though.

We agreed that we will set up an inspection asap.

JUL 08 2005 15:51 FR TRIMBLEPS PERS LINES 868 277 2988 01 0802 222 096 5002-00-TM

SF\_0044

Called insured on Friday Dec 30 th 1 a m to call me.

Received call from the insureds wife on Monday while we were closed.

Called the insureds wife back this morning at 9:05 a.m. To advise that I had seen the engineers report, but it only addressed the foundation. I advised Mrs. Bell that we need to get into the house and address all related issues, structural, electrical etc. I told her that if she could get back to me asap with a day and time we can inspect that I will coordinate having the people needed there. She said she would discuss with her husband and get back to me.

No word from insureds. I called back at 7:17 p.m. I spoke to Mr. Bell. He said he was tired of people going back and why did they have to anyway. I explained that all of the issues relating to the loss have not been addressed. He said that I was just shopping! I advised him that I was using the same engineering firm, and that Mr. Engel will also be there. He got very defensive!! He asked if I had received a report from Mr. engel. I told him that I had not, that he was probably covered up with losses just like me. He kept on talking about how long it's been and that I said I was the last person that would be involved.

I reiterated that was correct, and the engineering company is the same one.

I tried to make him understand that, if we have missed something now we will have to come back again, which will just delay everything.

I told him that we are trying to be sure we have addressed everything that was related to his loss completely. He kept on arguing about how long etc.

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I explained that we are entitled to inspect the loss as often as reasonably necessary, and until we had addressed everything we weren't finished! I told him it appears that he doesn't want us to get through with the loss. I explained the reason I had called last Friday was to try to set up the inspection for today. I told him that if he doesn't want us there that's ok it's his call, however his claim won't get resolved. He said he would talk with his atty and get back to me with a day and time. I told him that was fine.

He then calmed down a little and said that we could come Thursday at 10:00 a.m. I told him that would be fine. I understood that he was busy and he

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engineers report. I got his voicemail I left a message on it that I was issuing the payment and that he needs to get something done immediately about the roof. I explained that he should have already done so, as he has to take the necessary steps to mitigate his damages. I advised him that the contractor Mr. Engel was ready and willing to perform all of the work upon his request. I left word for him to call me if he has any questions. I will follow up with a letter to the insured.

Called Dan Engel to discuss. He said he had already spoken to the insured's wife and sent them a copy of the repair estimates. He also told Mrs. Bell that if her husband would give him permission he will get the roof fixed immediately and finish all of the repairs if he wanted. Mr. Engel said he has not heard back from either party.

Revised reserves.

\*\*\*\* 02/07/05 DG FILE ADM Insured / Risk: Insured sustained some damage  
Insured / Risk:

Insured sustained some damage from Hurricane Ivan. An independent was contacted to do the inspection. After his inspection the independent was involved in an auto accident after leaving the site and was in a coma for over a month. Another adjuster from the same firm was assigned the loss and after his report came in to Travelers. It was assigned to me. Inspected the loss 12-27-04.

The insureds are 47 year old Donald Bell and his wife 31 year old Katrina. Mr. Bell has been employed by Hicks Distributors for the past 20 years. They sell hunting, and fishing equipment. Mrs. Bell is a housewife. They have 2 children Derek age 21 who is a college student and Marissa age 23 also in college. There are no smokers in the household.

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The insured s have 2 mortgages on the property. The 1st mortgage is with Principal Residential with a Balance of \$173,600.00 and a \$1,321.60 monthly payment. The 2nd mortgage is with South trust. It has a balance of \$100,000.00 with a \$350.00 monthly payment. All payments are current based on insured statement. The insured s have owned the home about 3 years.

The risk was originally built in the 1600's and is approximately 170 years old on 5 acres of land. It is a wood sided 2 story structure on a crawl space. The approximate square footage is 2,448 with a 282 square foot covered front porch. The home consist of a kitchen, library, parlor, dining room, butler pantry front and rear foyers, utility area, and bathroom on the lower level. The upper level has 2 bed rooms and a storage area. One of the bed rooms has a tub, toilet and sink that is open.

An ITV was completed for \$187,240.00.

Coverage:

Coverage is provided by an HO-3 6-91 special form with the following endorsements:

HO-028 12-02 Limited Fungi / Other Microbes / Rot Remediation \$10,000.  
HO-216 07-77 Premises Alarm/ Fire Protection / Dead Bolts.

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58064 06-59 Value Added Package.

HQ-500 AL 12-02 Special Provisions - Alabama.

The policy has been in effect since 06-2001. The loss date falls within the coverage period of 06-26-2004 to 06-26-2005 and from a covered peril

Windstorm. There is a \$500.00 deductible on the loss.  
Inflation Guard:

Not applicable on this loss.

# Loss Facts:

The insured reported the loss on 09-15-2004. Because of the location and the amount of storm losses, the claim was assigned to Insurance Claims Adjusters Inc. out of Charlotte NC. The original claim handler was Travis Cartwright. He had inspected the loss and completed his photos and scope, however after leaving the loss site he was in a serious auto accident leaving him in a coma. The I/A company assigned Ronnie Greenhouse to go back and inspect. Mr. Greenhouse didn't have any of the original claim handlers information at the time. He completed an estimate based on what was visible and what the insured alleged had occurred to all of the interior wall and floor finishes. Mr. Greenhouse completed an estimate for \$221,064.63 for dwelling repairs and tree removal and \$11,124.00 for contents loss. He calculated \$447.50 for other structures damage. The grand

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total came to \$232,636.13.

After his report was sent in to the Travelers. It was assigned to me. After I reviewed the report called the insured who was very demanding and short with me. He kept telling me that I was the 4th person and it had been 3 months etc. I explained that in an effort to expedite the claim, I will have a local contractor come on out and inspect. I called Dan Engel with Gulf States General contractors. He said he would be out that weekend. He inspected and called me back and said I definitely needed to see the loss. He said the insured was trying to allege that all of the walls and floors and ceiling were damaged by water. He said there was no way he could relate it. I met with the insured and inspected the loss on Dec 27th 2004.

Damages:

Based on my inspection the estimate completed was out of line. The damage I saw in relation to the storm was small. However the insured was telling me that the walls, floors, ceilings were all warped as a result of the massive water damage the home received. After I inspected I told the insured that I would be back in touch. I contacted Cain Engineering firm. They had been hired by the independent adjuster to check out the foundation. I ask them to forward their report. I received the report from Cain it only addressed the foundation, however it made mention of the walls

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and floor damage the insured told them was connected. I ask them if they went into the attic they said they had not. I advised them that with the blown in insulation it will be easy to tell where it had gotten wet because it will lay down and matt together. Mr. Cain said that was true. But they were not asked to check the attic.

I called the independent Ronnie Greenhouse and advised on what I had seen in regard to actual damage. He said the insured was very pushy in showing him where to look and claiming that all of the wood in the home was warped from the storm. I explained that I was going to have an engineer inspect the attic area to address exactly where water came in.

Completed the follow up inspection on Jan 19th 2005, with structural engineer Richard Steed and contractor Dan Engel and electrical contractor Danny Eanner. After completing the inspection Mr. Steed concluded that the walls and floors were pre-existing and not related to our loss and that only the actual water stained ceiling areas were related.

Dan Engel's Estimate for repairs came to \$4,492.54 for other structures and \$2,915.59 for the dwelling. Copies of the estimate were sent to the insured along with a certified letter advising him that he needs to get the roof repairs done immediately. Payment was also issued minus the \$500.00 deductible.

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Information and photos have since been recovered from the original claim handler and are in the file.

Contents:

Based on the photos and the actual inspection of the home, any damage to personal property should be very minor. I will have to schedule an inspection of the claimed items, which the insured's wife said they still have. In the photos I received from the original claim handler, I could see what appeared to be a water stained table cloth. The insured's submitted a move out expense of \$4,800.00 and a move back expense of \$4,800.00 These items are still to be addressed with insured.

Additional Living Expenses:

The insured's are renting a house they found for \$1,200.00 per month for 6 months. The actual time needed to complete the repairs would be about 4 to 6 days. These items are still to be addressed with insured.

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Completed CFA e-mailed. Copy in file.

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JUL 08 2005 15:54 FR TRAVELERS PERS LINES 860 277 2808 10 31205879445



6:30 p.m. Called at 8:00 p.m. he was gone his wife said, I told her that I would try back later. Called back left vm.

Called later he was in the shower. I advised that I will try on Saturday.

Called insured Saturday March 12th Insured was in the shower. I advised Mrs. Bell that I will try him again later.

Called Insured Sunday got vm left word that I will be in office Monday.

Recd. vrn from insured Monday. Called back to his work he was out. Called insured back. He said he had gotten the check for ALE and the Personal Property and that was fine, But he didn't think that Mr. Engle's estimate was enough to fix the home. I explained to him that Mr. Engel was more than glad to do the repairs and had in fact called and left messages to that effect about 6 time with no call back.

Mr. Bell said he thought that the estimate that Mr. Green house had done

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was approved. I explained that it wasn't! I told him that the only approved estimate is the one from Mr. Engel based on our inspection with the engineers and the actual storm damage done to the house. I explained we couldn't pay anymore than we owe. He said so Travelers isn't going to pay any more, I advised him based on what we have inspected no.

I then said look Mr. Bell and he hung up the phone!!!!

Called contractor Ian Engel. He told me that he never received a call from the insured and would be glad to do the repairs for his estimate.

05/06/05 DG FILE ADM Loss Adjustment

Received call from Insd Mrs. on Tuesday May 3rd 2005. She said there were a couple of things she wanted to discuss. I advised her that I was out of town and would call her today.

town and would call her today. Called insured to discuss claim. She said there well pump may not work and that a couple of the deck slats for the tire were damaged. I advised her that she could have the repairman give me a call and I will discuss it with them.

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